

<div style="display: flex; justify-content: space-between;"> <div style="text-align: left;"> FREE TRANSMITTAL For FY 2005 MAIL STOP AF </div> <div style="text-align: right;"> <i>Complete If Known</i> </div> </div>				Application No.		09/660,814																																																							
				Filing Date		September 13, 2000																																																							
				First Named Inventor		Donald F. Jemella et al.																																																							
				Examiner Name		J. Patel																																																							
				Art Unit		3624																																																							
<input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27				Attorney Docket No.		72167.000252																																																							
METHOD OF PAYMENT (check all that apply)																																																													
<input type="checkbox"/> Check <input type="checkbox"/> Credit Card <input type="checkbox"/> Money Order <input type="checkbox"/> None <input type="checkbox"/> Other (identify): _____																																																													
<input type="checkbox"/> Deposit Account Deposit Account Number 50-0206 Deposit Account Name: Hunton & Williams LLP																																																													
For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)																																																													
<input type="checkbox"/> Charge fee(s) indicated below.				<input type="checkbox"/> Charge fee(s) indicated below, except for the filing fee																																																									
<input type="checkbox"/> Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17				<input type="checkbox"/> Credit any overpayments.																																																									
FEE CALCULATION																																																													
1. BASIC FILING, SEARCH AND EXAMINATION FEES																																																													
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3. APPLICATION SIZE FEE (if the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).)																																																													
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Signature		Registration No.		Telephone																																																									
Typed or Printed Name		Date																																																											



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/660,814 Confirmation No.: 8170
Applicant : Donald F. Jemella *et al.*
Filed : September 13, 2000
Title : SERVICE CHARGE ADJUSTMENT PLATFORM
TC/Art Unit : 3624
Examiner: : J. Patel

Docket No. : 72167.000252
Customer No. : **21967**

Mail Stop After Final Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION OF MAY 18, 2005

Sir:

In response to the Office Action dated May 18, 2005, Applicants respectfully request favorable reconsideration of the above-identified patent application in view of the following amendments/remarks, which are believed to place the above-identified patent application in \ condition for allowance or in better form for consideration on appeal.